

AUTO INSIGHTS

Auto and driver risk management tips provided by: Wheeler & Taylor Inc.

What Is a Hit-and-run?

When you're involved in a vehicle collision and the other driver takes off without exchanging insurance information, this is commonly referred to as a hit-and-run. These incidents can leave you feeling frustrated and wondering what to do next. This article will examine what information to collect and who to contact following a hit-and-run.

WHAT TO DO AFTER A HIT-AND-RUN

Here are three things you should do in the event of a hit-and-run:

1. Record All Pertinent Information

Write down as much of the other vehicle's information as possible, including its license plate number, make and model, and color.

Note the time and location of the hit-and-run. Be sure to record the direction the car was headed post-incident.

It's also important to take pictures of the scene and any damage to your vehicle. If there were any eyewitnesses, gather their names and contact information.

2. Call the Police

Once all important information has been gathered, call the police immediately to file an accident report. When the police arrive, provide them with a description of the vehicle and the incident as well as names of any eyewitnesses.

Not filing an accident report within 24 hours may result in you being considered "at-fault" by your insurer, which may affect the cost of your insurance premium.

3. Contact Your Insurance Company

Once you contact your insurance company, the claims process will begin. If covered under your policy, your insurance company can assist you in towing your vehicle as well as finding a rental car.

Safety First

In the event of a hit-and-run, never try to follow or apprehend the fleeing driver. What's more, leaving the scene could cause you to miss eyewitness accounts and may leave law officials questioning who's really at fault.

For more questions regarding your auto insurance coverage, contact your insurance agent for more guidance on the terms of your policy.

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